

SERFF Tracking Number: SHLI-127538319 State: Arkansas
Filing Company: Shelter Life Insurance Company State Tracking Number: 49690
Company Tracking Number: 03H10211
TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
Product Name: Medicare Supplement Rates
Project Name/Number: Med Supp /H10111

Filing at a Glance

Company: Shelter Life Insurance Company
Product Name: Medicare Supplement Rates SERFF Tr Num: SHLI-127538319 State: Arkansas
TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed- Disapproved State Tr Num: 49690
Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: 03H10211 State Status: Closed
Filing Type: Rate Reviewer(s): Stephanie Fowler, Donna Lambert
Authors: Dina Krofta, Berdetta Moore Disposition Date: 09/15/2011
Date Submitted: 08/31/2011 Disposition Status: Disapproved
Implementation Date Requested: 01/01/2012 Implementation Date:
State Filing Description:

General Information

Project Name: Med Supp Status of Filing in Domicile: Pending
Project Number: H10111 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 10% Filing Status Changed: 09/15/2011
State Status Changed: 09/15/2011
Deemer Date: Created By: Berdetta Moore
Submitted By: Berdetta Moore Corresponding Filing Tracking Number:
03H10211
Filing Description:
Shelter Life Insurance Company
Group Number 123
NAIC Number 65757
Individual Health Insurance
Rates for Pre-Standardized Medicare Supplement Policies H-745.16 and H-746.16.

SERFF Tracking Number: SHLI-127538319 State: Arkansas
 Filing Company: Shelter Life Insurance Company State Tracking Number: 49690
 Company Tracking Number: 03H10211
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
 Product Name: Medicare Supplement Rates
 Project Name/Number: Med Supp /H10111

Shelter Life Insurance Company is filing rates for Medicare Supplement Policies H-745.16 and H-746.16 (filed effective January 1, 1990) to replace the rates currently on file.

Due to our loss experience on our Medicare Supplement business, we are requesting a rate increase of 10%.

As of 12/31/10, we had 121 persons insured in Arkansas and 683 persons insured nationwide.

We propose that this filing become effective January 1, 2012.

Company and Contact

Filing Contact Information

Berdetta Moore, Actuarial Administrative Assistant
 1817 W. Broadway
 Columbia, MO 65203
 blmoore@shelterinsurance.com
 573-214-4832 [Phone]
 573-214-6942 [FAX]

Filing Company Information

Shelter Life Insurance Company
 1817 W. Broadway Street
 Columbia, MO 65203
 (800) 743-5837 ext. [Phone]
 CoCode: 65757
 Group Code: 123
 Group Name:
 FEIN Number: 43-0740882
 State of Domicile: Missouri
 Company Type: Life and Health
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 Missouri retaliatory fee.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Shelter Life Insurance Company	\$50.00	08/31/2011	51134718
Shelter Life Insurance Company	\$50.00	09/12/2011	51458144

SERFF Tracking Number: SHLI-127538319 State: Arkansas
 Filing Company: Shelter Life Insurance Company State Tracking Number: 49690
 Company Tracking Number: 03H10211
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
 Product Name: Medicare Supplement Rates
 Project Name/Number: Med Supp /H10111

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Donna Lambert	09/15/2011	09/15/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Donna Lambert	09/15/2011	09/15/2011	Berdetta Moore	09/15/2011	09/15/2011
Pending Industry Response	Donna Lambert	09/08/2011	09/08/2011	Berdetta Moore	09/13/2011	09/13/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Future Increases	Note To Reviewer	Berdetta Moore	09/19/2011	09/19/2011
Final Review	Note To Filer	Donna Lambert	09/15/2011	09/15/2011
2011 Rate Increase	Note To Filer	Donna Lambert	09/15/2011	09/15/2011
Date	Note To Reviewer	Berdetta Moore	09/15/2011	09/15/2011

SERFF Tracking Number: SHLI-127538319 State: Arkansas
 Filing Company: Shelter Life Insurance Company State Tracking Number: 49690
 Company Tracking Number: 03H10211
 TOI: MS021 Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized
 Product Name: Medicare Supplement Rates
 Project Name/Number: Med Supp /H10111

Disposition

Disposition Date: 09/15/2011

Implementation Date:

Status: Disapproved

Comment: Our Director elected not to approve your company's rate increase request.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Shelter Life Insurance Company	10.000%	10.000%	\$14,032	121	\$70,160	10.000%	10.000%

SERFF Tracking Number: SHLI-127538319 *State:* Arkansas
Filing Company: Shelter Life Insurance Company *State Tracking Number:* 49690
Company Tracking Number: 03H10211
TOI: MS02I Individual Medicare Supplement - Pre-Standardized *Sub-TOI:* MS02I.000 Medicare Supplement - Pre-Standardized
Product Name: Medicare Supplement Rates
Project Name/Number: Med Supp /H10111

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	AR Sheltercare Premiums 2012	Disapproved	No
Rate	Sheltercare Plus Premiums 2012	Disapproved	No

SERFF Tracking Number: SHLI-127538319 State: Arkansas
Filing Company: Shelter Life Insurance Company State Tracking Number: 49690
Company Tracking Number: 03H10211
TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
Product Name: Medicare Supplement Rates
Project Name/Number: Med Supp /H10111

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/15/2011
Submitted Date 09/15/2011
Respond By Date 10/17/2011

Dear Berdetta Moore,

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment: Please correct the year 2011 in Section III, SCOPE AND REASONS FOR CHANGE, and in Section VII, RATE HISTORY, of your Actuarial Memorandum.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Donna Lambert

SERFF Tracking Number: SHLI-127538319 State: Arkansas
Filing Company: Shelter Life Insurance Company State Tracking Number: 49690
Company Tracking Number: 03H10211
TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
Product Name: Medicare Supplement Rates
Project Name/Number: Med Supp /H10111

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/15/2011
Submitted Date 09/15/2011

Dear Donna Lambert,

Comments:

See below.

Response 1

Comments: I am making the changes you requested, and I am not completely sure which dates need to be changed. Our last approved rate increase was filed in September 2010, but did not go into effect until 01/01/2011. This rate increase would not be effective until 01/01/2012. Thanks for your help.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Please correct the year 2011 in Section III, SCOPE AND REASONS FOR CHANGE, and in Section VII, RATE HISTORY, of your Actuarial Memorandum.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thanks.

Sincerely,

Berdetta Moore, Dina Krofta

SERFF Tracking Number: SHLI-127538319 State: Arkansas
Filing Company: Shelter Life Insurance Company State Tracking Number: 49690
Company Tracking Number: 03H10211
TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
Product Name: Medicare Supplement Rates
Project Name/Number: Med Supp /H10111

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/08/2011
Submitted Date 09/08/2011
Respond By Date 10/10/2011

Dear Berdette Moore,

This will acknowledge receipt of the captioned filing.

Objection 1

- AR Sheltercare Premiums 2012, [H-745.16] (Rate)

Comment: Our filing fees under Rule and Regulation 57 have been updated. Please review the General Instructions for ArkansasLH or Rule and Regulation 57.

The fee for this submission is \$50 per form for a total of \$100. Please submit an additional \$50 for this submission.

We will begin our review of this submission upon receipt of the additional filing fee.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Donna Lambert

SERFF Tracking Number: SHLI-127538319 State: Arkansas
Filing Company: Shelter Life Insurance Company State Tracking Number: 49690
Company Tracking Number: 03H10211
TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
Product Name: Medicare Supplement Rates
Project Name/Number: Med Supp /H10111

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/13/2011
Submitted Date 09/13/2011

Dear Donna Lambert,

Comments:

See below

Response 1

Comments: An additional \$50.00 has been sent to you.

Related Objection 1

Applies To:

- AR Sheltercare Premiums 2012, [H-745.16] (Rate)

Comment:

Our filing fees under Rule and Regulation 57 have been updated. Please review the General Instructions for ArkansasLH or Rule and Regulation 57.

The fee for this submission is \$50 per form for a total of \$100. Please submit an additional \$50 for this submission.

We will begin our review of this submission upon receipt of the additional filing fee.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thanks

Sincerely,

SERFF Tracking Number: SHLI-127538319 State: Arkansas
Filing Company: Shelter Life Insurance Company State Tracking Number: 49690
Company Tracking Number: 03H10211
TOI: MS02I Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS02I.000 Medicare Supplement - Pre- Standardized
Product Name: Medicare Supplement Rates
Project Name/Number: Med Supp /H10111

Berdetta Moore, Dina Krofta

SERFF Tracking Number: SHLI-127538319 *State:* Arkansas
Filing Company: Shelter Life Insurance Company *State Tracking Number:* 49690
Company Tracking Number: 03H10211
TOI: MS02I Individual Medicare Supplement - Pre-Standardized *Sub-TOI:* MS02I.000 Medicare Supplement - Pre-Standardized
Product Name: Medicare Supplement Rates
Project Name/Number: Med Supp /H10111

Note To Reviewer

Created By:

Berdetta Moore on 09/19/2011 09:00 AM

Last Edited By:

Berdetta Moore

Submitted On:

09/19/2011 09:00 AM

Subject:

Future Increases

Comments:

Will we be allowed rate increases in the future?

SERFF Tracking Number: SHLI-127538319 *State:* Arkansas
Filing Company: Shelter Life Insurance Company *State Tracking Number:* 49690
Company Tracking Number: 03H10211
TOI: MS021 Individual Medicare Supplement - Pre-Standardized *Sub-TOI:* MS021.000 Medicare Supplement - Pre-Standardized
Product Name: Medicare Supplement Rates
Project Name/Number: Med Supp /H10111

Note To Filer

Created By:

Donna Lambert on 09/15/2011 02:52 PM

Last Edited By:

Donna Lambert

Submitted On:

09/15/2011 02:52 PM

Subject:

2011 Rate Increase

Comments:

Thank you for your explanation.

Please place it in a response to the objection. I can then approve this filing.

SERFF Tracking Number: SHLI-127538319 *State:* Arkansas
Filing Company: Shelter Life Insurance Company *State Tracking Number:* 49690
Company Tracking Number: 03H10211
TOI: MS021 Individual Medicare Supplement - Pre-Standardized *Sub-TOI:* MS021.000 Medicare Supplement - Pre-Standardized
Product Name: Medicare Supplement Rates
Project Name/Number: Med Supp /H10111

Note To Reviewer

Created By:

Berdetta Moore on 09/15/2011 09:16 AM

Last Edited By:

Berdetta Moore

Submitted On:

09/15/2011 09:16 AM

Subject:

Date

Comments:

I am making the changes you requested, and I am not completely sure which dates need to be changed. Our last approved rate increase was filed in September 2010, but did not go into effect until 01/01/2011. This rate increase would not be effective until 01/01/2012. Thanks for your help.

SERFF Tracking Number: SHLI-127538319 State: Arkansas
 Filing Company: Shelter Life Insurance Company State Tracking Number: 49690
 Company Tracking Number: 03H10211
 TOI: MS021 Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized
 Product Name: Medicare Supplement Rates
 Project Name/Number: Med Supp /H10111

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 20.000%
Effective Date of Last Rate Revision: 01/01/2011
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Shelter Life Insurance Company	10.000%	10.000%	\$14,032	121	\$70,160	10.000%	10.000%

SERFF Tracking Number: SHLI-127538319 State: Arkansas
 Filing Company: Shelter Life Insurance Company State Tracking Number: 49690
 Company Tracking Number: 03H10211
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized
 Product Name: Medicare Supplement Rates
 Project Name/Number: Med Supp /H10111

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Disapprove d 09/15/2011	AR Sheltercare Premiums 2012	H-745.16	New		AR - ShelterCare.PDF
Disapprove d 09/15/2011	Sheltercare Plus Premiums 2012	H-746.16	New		AR - ShelterCare-Plus.PDF

SHELTERCARE PREMIUMS

AGE	M O D E	MEDICAL DEDUCTIBLE			TO COVER PART A DEDUCT.	AGE	M O D E	MEDICAL DEDUCTIBLE			TO COVER PART A DEDUCT.
		\$0	\$100	\$200				\$0	\$100	\$200	
18	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	83	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
66	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	84	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
67	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	85	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
68	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	86	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
69	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	87	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
70	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	88	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
71	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	89	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
72	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	90	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
73	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	91	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
74	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	92	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
75	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	93	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
76	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	94	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
77	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	95	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
78	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	96	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
79	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	97	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
80	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	98	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
81	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10	99	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10
82	A SM	825.81 70.19	726.93 61.79	487.04 41.40	342.40 29.10						

SHELTERCARE-PLUS PREMIUMS

AGE	M O D E	MEDICAL DEDUCTIBLE			TO COVER PART A DEDUCT.
		\$0	\$100	\$200	
18	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
66	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
67	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
68	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
69	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
70	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
71	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
72	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
73	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
74	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
75	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
76	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
77	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
78	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
79	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
80	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
81	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
82	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10

AGE	M O D E	MEDICAL DEDUCTIBLE			TO COVER PART A DEDUCT.
		\$0	\$100	\$200	
83	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
84	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
85	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
86	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
87	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
88	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
89	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
90	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
91	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
92	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
93	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
94	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
95	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
96	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
97	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
98	A	1314.72	1210.34	933.85	342.40
	SM	111.75	102.88	79.38	29.10
99	A	1314.72	1210.34	933.85	342.40
	UP SM	111.75	102.88	79.38	29.10

SERFF Tracking Number: SHLI-127538319 State: Arkansas
Filing Company: Shelter Life Insurance Company State Tracking Number: 49690
Company Tracking Number: 03H10211
TOI: MS02I Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS02I.000 Medicare Supplement - Pre- Standardized
Product Name: Medicare Supplement Rates
Project Name/Number: Med Supp /H10111

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Health - Actuarial Justification	Disapproved	Date: 09/15/2011
Comments:		
Attachment:		
AR MEDICARE JUSTIFICATION.pdf		